Electronic Acknowledgement Receipt				
EFS ID:	1200848			
Application Number:	09775278			
Confirmation Number:	8276			
Title of Invention:	Method and apparatus for improving the loss ratio on an insurance program book			
First Named Inventor:	David R. Sturgis			
Customer Number:	22920			
Filer:	Seth M. Nehrbass/Charles C. Garvey, Jr.			
Filer Authorized By:	Seth M. Nehrbass			
Attorney Docket Number:	A99285US (98222.1)			
Receipt Date:	14-SEP-2006			
Filing Date:	01-FEB-2001			
Time Stamp:	16:07:13			
Application Type:	Utility			
International Application Number:				

Payment information:

Submitted with Payment	no
Cabilities with aymont	110

File Listing:

Document Number	Document Description	File Name	File Size(Bytes)	Multi Part	Pages
1		98222-1-RES2.pdf	59355	yes	12

	Multipart Description				
	Doc Desc	Start	End		
	Supplemental Response or Supplemental Amendment	1	1		
	Claims	2	11		
	Applicant Arguments/Remarks Made in an Amendment	12	12		
Warnings:					
Information:					

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Total Files Size (in bytes):

59355

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.